

A Guide to PASS Plans



Division of Vocational Rehabilitation



Washington State
Department of Social
& Health Services

Transforming lives

What is a PASS plan?

A Plan to Achieve Self-Support (PASS) is a work incentive from the Social Security Administration (SSA) that allows you to set aside income and/or resources to help you achieve an employment goal. A PASS can include items and services you need in order to work, including tuition, books, and supplies necessary to obtain an education; vocational training; equipment and supplies to start a business; transportation; or support services such as job coaching.

The PASS employment goal may allow you to earn enough income to reduce or eliminate your need for Social Security cash benefits.



Why use a PASS plan?

A PASS plan can be considered when you have an employment goal identified, but lack income or resources to pay for the required steps to achieve that goal.

Using a PASS plan can help you to become eligible, or maintain eligibility, for Supplemental Security Income and Medicaid.

Who is eligible for a PASS plan?

To qualify for a PASS plan, an individual must meet the following criteria:

- Be between the ages of 15 and 64
- Be a person with a disability
- Meet all eligibility requirements for Supplemental Security Income, with the exception of the income and resources test; and
- Have enough income or cash resources to set aside in the PASS.



Unlikely candidates

- Individuals not eligible for Supplemental Security Income for reasons other than excess income and/or resources.
- Individuals who are not able to pursue job goals because of their disability.
- Individuals who are terminally ill and do not intend to work.
- Individuals who are 15 or younger.
- Individuals who are already self-supporting.

PASS requirements

- You must have income and/or resources other than Supplemental Security Income that can be set aside for the PASS plan.
- You must have a job goal that can be achieved.
- The plan must be clear in explaining your progress toward achieving the PASS goal.
- The PASS must include a reasonable time frame for reaching your goal.
- You must have a savings and spending plan showing how you will set aside your income and resources (for example, in a separate bank account), and how the money will be spent to help reach your goal. This would also include cost estimates for any items or services included in your plan.
- A PASS plan must be in writing. Social Security PASS forms are available to assist you with writing your plan. The form can be found online at ssa.gov

A photograph of a man with a beard and tattoos, wearing a blue t-shirt, smiling while grooming a golden retriever with a comb. In the background, a woman is holding a small white dog. The setting appears to be a pet grooming salon.

Issues to consider

While using a PASS, your budget may be reduced. Can you live on a smaller budget while working toward your PASS goal?

Who writes a PASS plan?

Anyone can write a PASS plan. You can ask for help from anyone including a counselor, parents, friends or another person of your choosing.

A PASS plan must be in writing. Social Security Administration Form SSA-545 was created to help you write your plan. Make sure that your PASS plan has all the information in Form SSA-545, including:

- A description of your employment goal
- Your medical, vocational, and educational background
- An outline of the plan, including what you are going to purchase and how much it will cost
- The income and/or resources that will be used to pay for plan costs
- A time frame for completing the PASS plan

After the PASS plan is written, it needs to be submitted to the local SSA claims representative along with supporting documents. Supporting documents can include estimates of costs and a copy of your Division of Vocational Rehabilitation Individualized Plan for Employment. The local claims representative then forwards the PASS plan to the PASS Cadre for approval.

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What happens after the PASS is submitted?

- An SSA PASS Cadre will evaluate the plan to make sure it is complete, and to see if it will help you reach your goal.
- The Cadre will send a letter notifying you of approval or denial.

If the plan is denied, you have the right to appeal the decision.

If the plan is approved, you begin working toward the goal. You will need to set aside the income and/or resources described in your plan. As money is spent on items identified in your plan, you will need to keep records and receipts for SSA.



How long does it take to have a PASS approved?

If the application is complete, the PASS plan can be approved the day it is received. However, it may take a couple of weeks for approval depending on how many PASS plans are being reviewed by the PASS Cadre. It can also take longer if the supporting documents are still being gathered.

What happens after the PASS is approved?

Once a PASS is in place, the PASS Cadre will monitor the PASS plan.

Progress checks are completed within the first two months to ensure your PASS account was set up correctly, and the right amount of money has been saved.

The amount of time between reviews is up to the individual PASS Cadre. Typically, it is every six months if self-employment is the goal. Also, the PASS Cadre will review a plan more often if the person is planning to purchase big items, to ensure the correct amount of money remains in the account.



What if you need to change your PASS?

If needed, the plan can be changed after it is approved. If you cannot complete the plan as written, you will need to contact SSA. If possible, they will assist you in changing the plan or writing a new plan to help reach your employment goal. SSA will need to approve all changes to a PASS plan.

If a change is not possible, and you must stop the plan, SSA will begin counting income and/or resources and you may no longer be eligible for Supplemental Security Income.

Resources

PASS Cadre

Approves PASS plans

1-866-807-1160, Ext. 20420

Plan to Work

Provides free benefits planning and counseling

1-866-497-9443 or Ticket to Work Helpline 1-866-968-7842

plantowork.org

Plan for Work

1-800-452-1694

Email: pfw@droregon.org

Additional PASS Information

Cornell University

passonline.org

State and Federal funds are used to deliver DVR services. The VR program receives approximately 78 percent in Federal funds and 22 percent in State funds. For detailed information on the dollar amount of Federal funds for the program, please visit <https://rsa.ed.gov/programs.cfm?pc=basic-vr&sub=awards>.



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